Certificate Number: 15317-PAE-DE-036513554

Bankruptcy Case Number: 22-10798



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>April 30, 2022</u>, at <u>10:49</u> o'clock <u>AM PDT</u>, <u>Kathleen M Lincoln</u> completed a course on personal financial management given <u>by telephone</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 30, 2022 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: <u>Credit Counselor</u>